



STATE OF MICHIGAN

RICK SNYDER  
GOVERNOR

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
LANSING

PATRICK M. MCPHARLIN  
DIRECTOR

## PROPERTY INSURANCE FIRE LOSS PROGRAM

The Property Insurance Fire Loss Program was created by the enactment of Public Act 511 of 2016 (Senate Bill No. 597) that added Section 3011 to the Michigan Insurance Code (Code), MCL 500.3011. The program provides that an insurer shall require its insured to complete and submit a report, on a form prescribed by the State Fire Marshal, prior to the payment of a claim of \$2,000 or more for a fire or explosion loss to an insured building, other structure, or to personal property located on real property that occurred within a municipality that is a participant in this program.

To determine your municipality's eligibility and interest in becoming a participant in this program, please review Section 3011 of the Code, MCL 500.3011.

A municipality that meets the population criteria in Section 3011(7) of the Code, MCL 500.3011(7), must submit the enrollment form along with a copy of an appropriate resolution as passed by its governing board to the Director of the Department of Insurance and Financial Services (DIFS) before it may be eligible for enrollment in this program. While there is no standard format for the resolution, the DIFS suggests that a municipality use the format of other resolutions adopted by its governing body and include language similar to the attached sample resolution.

The materials submitted to DIFS must include the name and address of the fire or law enforcement official responsible for this program in your municipality. Your municipality and the designated official's name, address, and telephone number will then be added to the list of municipalities currently participating in the program.

Updated lists are issued periodically by DIFS and are distributed to licensed insurance companies. Because municipalities are prohibited from implementing the law sooner than thirty (30) days after insurers have been notified, each amended list contains an effective date for each municipality. Only **losses occurring after that date** are subject to the provisions of this program.

The State Fire Marshal's office is responsible for the report form that must be completed when a property fire loss occurs meeting the parameters of this program. You may obtain copies of this report form from the State Fire Marshal's office by contacting Rhonda Howard at 517-241-2807, or you may download copies of the form on the [Bureau of Fire Services website](#) (click on Forms under Quick Links and select [Property Loss Fire Report BFS-170](#)).

Should you have any further questions about this program, please contact DIFS toll free at 877-999-6442.

## Property Insurance Fire Loss Program Enrollment and Notification

Please type or print clearly

Name of Municipality	Type of Municipality (choose one)  <input type="checkbox"/> City <input type="checkbox"/> Village <input type="checkbox"/> Township	Located in the Michigan County of:
Name and title of Contact Person	<p><b>Please return completed form to:</b></p> <p><b>Department of Insurance and Financial Services Office of Consumer Services PO Box 30220 Lansing MI 48909-7720</b></p>	
Contact Person complete address		
Contact Person phone number (with area code) (     )		
Contact Person email address		

Municipality will be participating under the following section of the Michigan Insurance Code (choose one):

- Section 3011(7)(a) - Municipalities located in counties with a population of 425,000 or more
- Section 3011(7)(b) - Municipalities with a population of 50,000 or more located in counties with a population of less than 425,000

Please enroll this municipality in the Property Insurance Fire Loss Program.

Authorized signature	Date signed	Signer's name and title, typed or printed
----------------------	-------------	-------------------------------------------

PA 511 of 2016 requires submission of this information by municipalities that wish to enroll in the Property Insurance Fire Loss Program.



**Michigan Department of Insurance and Financial Services**

DIFS is an equal opportunity employer/program.  
Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Visit DIFS online at: [www.michigan.gov/difs](http://www.michigan.gov/difs) Phone DIFS toll-free at: 877-999-6442

SAMPLE RESOLUTION # \_\_\_\_ (Property Insurance Fire Loss Program)

TOWNSHIP/CITY/VILLAGE OF \_\_\_\_\_

WHEREAS, the provisions of Act 511 of the Public Acts of 2016 (MCL 500.3011), provide that an insurer shall require its insured to complete and submit a report, on a form prescribed by the state fire marshal, prior to the payment of a claim for \$2,000 or more for a fire or explosion loss to an insured building, other structure, or to personal property located on real property, occurring within a municipality participating in the program created by this act.

WHEREAS, the *Township/Village/City of* \_\_\_\_\_ has determined that it will participate in the program and wishes to be included in the list of participating municipalities published by the Director; and,

WHEREAS, the *Township/Village/City of* \_\_\_\_\_ desires to implement all procedures necessary to administer the program and to receive the report prescribed by the state fire marshal, by designating the *Township/Village/City* fire or law enforcement official responsible for administration of the program for this purpose.

NOW, THEREFORE, IT IS HEREBY RESOLVED as follows:

1. That the *Township/Village/City of* \_\_\_\_\_ hereby agrees to become a participating municipality in the program established by Act 511 of the Public Acts of 2016; and declares its intention to uniformly apply the provisions of Section 3011 of the Michigan Insurance Code (MCL 500.3011) to all property fires or explosions to an insured building, other structure, or to personal property located on real property within the *Township/Village/City of* \_\_\_\_\_.
2. That the participation of the *Township/Village/City of* \_\_\_\_\_ in the program shall be effective on the date specified by the Director on a list distributed to all participating municipalities and all insurers transacting property insurance in this state. This program will not apply to any losses occurring prior to this effective date.
3. That the *Township/Village/City of* \_\_\_\_\_ fire or law enforcement official responsible for the administration of the program established by Act 511 of the Public Acts of 2016 is hereby designated as follows:

\_\_\_\_\_  
Name, *Capacity*

Date: \_\_\_\_\_